

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/671,001 Confirmation No.: 4524  
Filed : September 25, 2003  
Applicant : Belyi et al.  
Title : Data Validation Systems and Methods for Financial Transactions  
TC/AU : 4194  
Examiner : Irene S. Kang  
Docket No. : 34250-0838  
Customer No. : 29052

AMENDMENT AND RESPONSE TO OFFICE ACTION

---

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Non-Final Office Action mailed December 31, 2007, please amend the application as follows and consider the application in view of the following remarks.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of this paper.

**Remarks** begin on page 13 of this paper.